



## Abstract

Every Disaster is unique and even the best made plans require modification. This is a high-level guide that identifies some of the things you might want to consider when responding to a disaster. This document is developed by Labarre Associates and is distributed to the League of Southeast Credit Union and is intended to be used with its sister documents, "Branch Re-Opening checklist," and "Quick Branch after the Flood."

This is document 1 of 3

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# Disaster Response Management

## 1. "Lessons Learned"



September 6, 2017

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### Lessons Learned”

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##### Lessons Learned

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##### Key Points:

1. Keep your cell phone dry at all costs
2. Don't plug in your computer without using a surge protector
3. Text impacted employees the FEMA number for the disaster at hand and have them call the FEMA Help line at 800.621.3362 – as soon as possible – even if they are stranded or in a shelter. The FEMA app is available at: <https://www.fema.gov/mobile-app>
4. Don't blindly rebuild your Branches. Take time to reconsider changes and improvements that can be funded, in large part with insurance settlements.
5. See the last section “Charity and Employee Outreach” for important Lessons Learned. Remember that it is people who are your company, not a bunch of bricks and mortar and a server rack.

##### This document is intended to be used in conjunction with its sister documents:

- “Branch Re-Opening checklist,”
- “Quick Branch after the Flood” and
- “Think, Swim, Survive!”

##### How to use this document:

- Print out a copy.
- Cross off anything that does not apply to you.
- Make a to do list for yourself and others or notes to cover in a meeting
- When you have meetings, make sure that you use “Go To Meeting” or similar platform to include those who can't attend and record your meetings so that those who could not attend can get caught up.
- **LEAD!**

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**These are facility-related “Lessons Learned” and it is our intent not to repeat information from national organizations or other sources.**

### 1. PREPARATION

- Fill all vehicles with gas 3 days prior to an event
- After a disaster, there are traffic jams 16 hours a day in and around impacted areas. Many gas stations and restaurants will be closed.
  - Consider pre-paid gas for key employees who are required to drive as part of their job at a 24-7 outlet that is not open to the general public (i.e. a fuel oil company). There may be long lines at neighborhood gas stations that survived the disaster.
- **Communication planning** (use text messaging when all circuits are busy) is crucial. Keep in mind that many phone trees fail.
  - Check with employees to see if their personal cell phones are with the same company as their work cell phone as some carriers have a proven track record of failing in a disaster. Have you researched your carrier?
  - Send out a blast e-mail to employees prior to a disaster asking them to update their cell phone and emergency contact numbers. Also request a contact that lives out of the area or out of state.
- Branch Re-Opening checklist in hands of designated persons for each Branch
- Branch Re-Opening plan (develop a “most likely” scenario)
- Have time sheets prepared and payroll ready before the storm hits
- Electrical outlets that plug into car cigarette lighter
- Surge strips for recharging laptops. Power is unreliable after a disaster and your chances of getting your hard drive fried are very high. This is written from experience.
- Provide baby-sitting for employees after the disaster
- Designate a time and place for key personnel to meet and evaluate branches for re-opening. Prepare a press release for delivery to radio and TV stations announcing your re-opening. If you are the first institution to re-open, count on refilling your ATM more frequently than normal.
- Identify and store GPS coordinates for all locations for use in identifying former branch locations after a tornado, tidal surge or similar incident reduces the branch and surrounding area to a pile of rubble. GPS coordinates can be copied from Google Earth. While in Google Earth, move the cursor to the Branch entrance.
  - Click the Add Placemark Tool (thumbtack icon on top)

- Move thumbtack (hold left mouse button down and drag) to place you want coordinates for
- Copy lat/long values from New Placemark window

## 2. DISASTER RESPONSE MANAGEMENT

- Have double waterproof bags for your mobile phone. Be sure to keep the phone in a pocket in the bag during the event. Your phone is your lifeline.
- Have a system to account for all employees
- Do not drive through roads with water. Virtually 100% of all storm-related deaths are self-inflicted by people driving through water or attempting to walk through flowing water.
- All employees should understand there is a hierarchy of decision-making that should guide their actions:
  - Individual and Family Safety either through shelter-in-place or evacuation
  - Safe location for family
  - Home disaster response/ clean up
  - Reporting for work/ assisting with company disaster response
- Keep in mind that with the above hierarchy, impacted employees may be out for two weeks or more attending to their home, purchasing cars and finding temporary living quarters. Many Employees will also require time to attend to disaster-related matters during the work day. Employees may have lost all their vehicles and will not be able to return to work until new ones are purchased. In large scale disasters, it could take several months to get an insurance check. Unfortunately, some companies that rigidly enforce attendance policies end up terminating many of their best employees who were dealt a bad hand in the disaster. Senior Level managers are typically supportive of employees, but supervisors and low-level managers often strictly enforce company policy and if they are not trained to be flexible, there will be terminations and the question is “who are you going to hire to replace the terminated employees if your area has been wiped out and no one lives there anymore?”
- Employees with flooded or damaged homes, should contact FEMA immediately to schedule a walk through which is a pre-requisite to getting much-needed funding:

### **FEMA Help line 800.621.3362**

Text this to all employees during the disaster as they will be able to get at the front of the line. Each disaster is assigned a number by FEMA. Text this number to employees as they will be required to provide this to FEMA (number can be obtained from local media or social media). Employees should do this as soon as possible, even during the disaster.

- Verify that you have an account set up for disaster response expenditures. This may require separate capital and expense accounts. Check with your accountant for requirements. It is our understanding that many disaster-related expenditures are tax deductible.
- If a Branch is Flooded, the first response is to remove and repair damaged portions of the structure. However, you may want to “rethink” the Branch as there are a number of options that deserve considerable analysis:

### Short Term Options:

- **Re-Direct** - Signage, Customer Outreach, Website & Media Buys Direct Customers to Near-by Branches
- **Re-Deploy** – Temporary Set-Up on Site
- **Re-Consider** – “Pause” in Branch Operations to Re-Think whether the Branch is in the right location, the right size, the right design and so on.
- **Productivity** – survivors of natural disasters are exhausted and burned out for months after the event. Many people exhibit symptoms similar to those with early stage dementia (forget names, can’t remember things, are slow thinkers). This is normal and will abate – eventually.
- **Employee Meeting a Month After**– for large organizations, an employee meeting where people can share their experiences is imperative. One institution had a meeting where people were sharing and appreciative of all the help they had been given. One lady broke down and said she and her daughter had been demolishing their house every day after work/ school and nobody was helping. They didn’t know their neighbors, didn’t belong to any social groups or church. They were literally on their own. They immediately got help, but the help never would have come if they didn’t have the meeting because she kept to herself at work and most people didn’t even know she flooded.

### Long Term Options:

- **Keep Operations the same** – keep in mind the insurance check is never enough to cover the work. If you have a lot of damaged Branches, it may be worthwhile to designate a full-time person to battle the insurance company.
- **“Rethink” the Branch.** Use insurance company money to partially fund a new approach.
- **Re-Locate – New Location.** What makes the current location so special? Are there better locations available for purchase after the disaster?
- **Abandon** – “For Sale” Sign
- **Regulatory** - Don’t forget required regulatory letters for Branch and Safe Deposit Box changes as well as other required notifications.

### 3. SUPPLIES

After a disaster, suppliers like Lowes, Home Depot and Wall Mart may be out of a certain item, but they restock each night and sometimes during the day as they are pulling in supplies, not only from the warehouses but from stores that are not impacted by the storm. Visit suppliers immediately after they open in the morning (usually 6:00 AM) or order on line for in-store pick up.

- Keep all disaster supplies in a locked location as they disappear if not locked up.
- Have a supply of “Box” fans for drying out. These are very economical to purchase and store.
- Store Extension Cords (for the fans) in a secure location.
- Where applicable, develop a supply of 220 V extension cords.
- Develop a stock of Water and MRE’s (Meals Ready to Eat) or similar food source for your staff as there will be long lines at any fast food restaurants.
- Ice Chests
- Supply of Ice for Ice Chests – starting a day or two before the storm
- Flashlights with Batteries or rechargeable flashlights
- Back-up batteries for cell phones
- Cell phones can be used for text messaging when all circuits are busy after a disaster, as messages are stored in the tower and released between calls. Spread the word before a disaster that texting may be only means of communication.
- Car chargers for cell phones

### 4. GENERATORS

**Generators are incredibly expensive. Well-meaning employees who “step up” during a crisis can ruin an expensive piece of equipment. All employees who will have anything to do with generators should be familiar with the following:**

#### A. GENERAL

- Generators emit toxic fumes – ventilate!
- Have electricians clearly label electrical service to all buildings (phase and voltage) as you may need this information in purchasing a generator in the future.
- Contracts for leased generators should be readily available
- Spec books, helpline telephone number and instructions for all generators should be readily available

- Set up a contract with a fuel re-seller. For off-road diesel and gasoline contact a wholesale fuel supplier. For natural gas generators, have a valve built into the fuel line that will allow switching to propane in case natural gas sources are compromised (this is a very low cost). Natural gas is not as reliable as you think.
- Have a local back-up if you have a national maintenance contract (usually an electrician specializing in generators).
- Designate a person to manage the generator maintenance and fuel supply
- **Generators need to be exercised periodically with a full building load. Most owners do not understand that the usual weekly tests do not include a full load. .**
- If possible, all Branch generators should be the same size
- Develop a refueling plan. In some areas, it is illegal and dangerous to refill gas cans located in the bed of a pickup truck.
- Post procedures for starting up, running and turning off each generator.

### **B. OFF ROAD DIESEL GENERATORS**

- Label Generator “Off-Road-Diesel-Only”
- Label gas cans “Off-Road-Diesel-Only”
- Do not re-start a hot generator. Depending upon size, generators can take up to 30 minutes to “cool down.”
- Do not refuel a running generator
- Clearly label fuel intake. Let me repeat Clearly label fuel intake.
- Prepare a “Run Chart” that calculates how long a generator will run before refueling. Don’t believe the chart and check fuel levels on a regular basis.
- Do not assume that a generator full of old gas will run smoothly or efficiently. Keep fuel levels relatively low throughout the year, and re-fill at the beginning of hurricane/ tornado season. Keep enough fuel for one day’s operation due to outages during the “low threat” portion of the year.

### **C. PORTABLE GENERATORS**

- See Off-Road-Diesel Section (above) for additional information
- Generators emit extreme heat and can kill plants surrounding them or even ignite wood in the vicinity
- Generators should be secured to prevent theft. For trailer-mounted generators remove the tongue, chain the trailer to an immovable object etc.
- For smaller generators, check that all parts are attached before restarting



### D. NATURAL GAS GENERATORS

- Do not assume natural gas generators will run automatically. Check operation frequently as natural gas supplies may be disrupted or pressure may be inconsistent. Inconsistent line pressure can wreck havoc with IT systems as the power will not be “clean.”

### 5. CHARITY AND EMPLOYEE OUTREACH

- **Employee Outreach** – Any help to employees is appreciated and every impacted employee will be experiencing extraordinary stress due to cash flow problems. The author of this document spent \$22,000 in the first month after his home flooded. He lost 4 cars and went from no car payments to 4 car payments. His Credit Union offered a \$10,000 line of credit (no questions asked) to anyone in impacted areas. This Line of Credit helped replenish capital spent on two cars that were purchased with cash. Keep in mind that many people will be living in hotels and purchasing or renting cars in addition to replacing everything they own – Unless you have experienced what this means, it is impossible to imagine – but try this: total the cost of everything you touch during the day to get a feel for what it is like. Every cup, kitchen utensil, piece of clothing, stapler, and so on and every piece of furniture you use.

Based on experience, the author has noted that Checks from car insurance companies took a minimum of a month to arrive and it was observed that flood insurance checks for the author’s flood were typically received 5 months after the flood. One of the reasons for the delay is Flood Insurance Companies never give you enough money to rebuild and you have to fight and appeal (with multiple contractor quotes) repeatedly to get a fair settlement. NEVER ACCEPT THE FIRST OFFER FROM A FLOOD INSURANCE COMPANY.

Cash flow is a huge issue for employees after a disaster. The author would like to thank all those who contributed to his “Go Fund Me” account. We would not have made it without that extra cash flow help.

- Research the parameters and rules for donations for your organization.
- The easier it is for you to make a donation, the less likely the money will make its way into the hands of those in most need in an expeditious manner.
- Research charitable organizations or funds before giving:
  - One state advertised a donation fund during a recent disaster. It turns out any donations to this fund went directly to the State’s general fund. Do you trust that this money actually made it to people who needed it?
  - Donations to large charities are sometimes diverted to other disasters that arise at the same time. Just because you send a check with a disaster’s name on the memo line doesn’t mean it will be applied to that disaster. Do your research.



- Samaritan’s Purse has an excellent record and the author observed their actions and can recommend them as a charity that makes things happen.
- “Go Fund Me” accounts are excellent vehicles for getting money into the hands of the people who need it. Just remember that they charge a fee. This is a good vehicle for donations as it provides a record for tax purposes.
  - **“Go Fund Me” – Your employees** – some organizations set up “Go Fund Me” accounts or links to existing accounts for employees. This way, other employees can make donations.
  - **“Go Fund Me” donations to schools and public institutions** - If you make a donation to a public school district, school or similar organization, they will divide the money equally between all teachers. The teacher with a high wage-earning spouse gets the same disbursement as the single mom who is on food stamps.
- **Donations – Trade Organizations.** This is one way for trade organizations to funnel money to impacted financial institutions for distribution to employees. These type disbursements typically take longer to reach individuals but have a high impact. The American Institute of Architects set up a donation center after a recent disaster, then sent checks to member firms, who then distributed funds to impacted employees. This was an effective, but less timely method than “Go Fund Me.”



Representing more than 250 credit unions with more than \$83 billion in assets and more than 7 million members, the League of Southeastern Credit Unions & Affiliates (LSCU) is the trade association for Alabama and Florida credit unions.

LSCU was formed in 2009 through the consolidation of the Alabama Credit Union League and Florida Credit Union League and provides advocacy, compliance support, education, training, and information with relevant services and business strategies to support its members in fulfilling their mission. *LEVERAGE*, the LSCU Service Corporation, provides best-in-class products and services for credit unions across the country. The Southeastern Credit Union Foundation provides professional development, financial literacy, disaster relief, and fundraising opportunities for credit unions. Learn more about the history of the credit union movement in Alabama and Florida.



Founded in 1984, Labarre Associates, Inc. is a diversified, full-service organization that provides architectural, construction, facilities management, and real estate services to financial institutions, state and local governments, and commercial clients. Labarre manages more than 400 Branches in the Southeast (35 in Florida and Alabama) with an office in Tallahassee, FL. For more information concerning Labarre Associates, Inc. please visit the Labarre Associates website: [www.labarre-inc.com](http://www.labarre-inc.com) or call Barry Lynch at 225.664.1934.